



Home Finance

May 21<sup>st</sup>, 2021

To,  
Listing Operations (Debt)  
BSE Limited,  
P.J. Towers,  
Dalal Street,  
Mumbai – 400 001.

**Dear Sir/Madam**

**Re: Intimation under Clause 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

Ref. 1. INE02VP07016  
2. INE02VP07024  
3. INE02VP07032  
4. INE02VP07040  
5. INE02VP07057

With reference to the captioned subject, we wish to inform you that the Board of Directors of IKF Home Finance Limited, at its meeting held on 21<sup>st</sup> May, 2021 has approved the Audited Financial results for the Financial year ended on 31<sup>st</sup> March 2021, Accordingly, please find the following as attachments

(a) Audited financial results for the financial year ended March 31, 2021;

In this connection, we are pleased to enclose the following:

(a) Audited Financial Results for the financial year ended March 31, 2021;

(b) Audit Report of the Statutory Auditor of the Company for the Financial Year ended March 31, 2021; and

(c) Declaration on Unmodified Opinion on Auditors' Report issued by the Statutory Auditor of the Company for FY 2020-2021, under Regulation 52(2)(e) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015.

(d) Disclosure in terms of Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 form a part of financial statements and the Certificate signed by the Debenture Trustee pursuant to the Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 20

**Corporate office: IKF Home Finance Limited** (Formerly known as IKF Housing Finance Pvt. Limited)

1st Floor, #6-3-902/A, Plot No. 1, Near Yashoda Hospital, Central Plaza, Raj Bhavan Road, Somajiguda, Hyderabad – 500 082

Ph: 040 23412083 w: [www.ikfhomefinance.com](http://www.ikfhomefinance.com) e: [info@ikfhomefinance.com](mailto:info@ikfhomefinance.com)

CIN: U65922AP2002PLC039417

**Registered Office: IKF Home Finance Limited, 40-1-144, Corporate Centre, M.G. Road, Vijayawada - 520 010, Andhra Pradesh, INDIA**



Home Finance

The above information is furnished in terms of the relevant provisions of the listing agreement entered into by the Company with the Exchange

Thanking you

Yours faithfully

**For IKF Home Finance Limited**

A handwritten signature in blue ink, appearing to read 'Vishal Kumar Joshi', written over a horizontal line.



**Vishal Kumar Joshi**  
Company Secretary

**Corporate office: IKF Home Finance Limited** (Formerly known as IKF Housing Finance Pvt. Limited)

1st Floor, #6-3-902/A, Plot No. 1, Near Yashoda Hospital, Central Plaza, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082

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**IKF Home Finance Limited**  
**CIN No- U65922AP2002PLC039417**  
**Statement of audited financial results for the year ended/ half year ended March 31, 2021**  
**Statement of Profit & Loss Account**

*(Amount in Rupees unless otherwise stated)*

Sr.	Particulars	Half-year ended		Year ended	
		31-Mar-21	31-Mar-20	31-Mar-21	31-Mar-20
	<b>Revenue From operations</b>				
	Interest income	170,201,867	135,330,903	319,377,271	269,577,932
	Fees and commission income	16,712,278	25,503,705	25,820,197	34,109,144
	Net gain on derecognition of financial instruments under amortised cost category	52,840,212	49,341,502	52,840,212	88,054,649
(I)	<b>Total revenue from operations</b>	<b>239,754,356</b>	<b>210,176,110</b>	<b>398,037,680</b>	<b>391,741,724</b>
(II)	Other income	1,562,916	2,944,634	4,103,550	5,444,636
(III)	<b>Total income (I + II)</b>	<b>241,317,272</b>	<b>213,120,745</b>	<b>402,141,230</b>	<b>397,186,361</b>
	<b>Expenses</b>				
	Finance costs	85,820,753	76,641,205	157,239,050	156,385,402
	Impairment on financial instruments	8,943,790	18,062,904	11,448,790	40,709,490
	Employee benefits expenses	46,063,740	37,763,030	81,676,009	68,558,453
	Depreciation, amortization and impairment	2,487,905	2,582,070	4,903,727	4,569,783
	Others expenses	16,052,762	17,326,514	27,223,910	26,602,244
(IV)	<b>Total expenses</b>	<b>159,368,950</b>	<b>152,375,723</b>	<b>282,491,486</b>	<b>296,825,372</b>
(V)	Profit / (loss) before exceptional items and tax (III - IV)	81,948,322	60,745,022	119,649,744	100,360,989
(VI)	Exceptional Items	-	-	-	-
(VII)	<b>Profit before tax (V - VI)</b>	<b>81,948,322</b>	<b>60,745,022</b>	<b>119,649,744</b>	<b>100,360,989</b>
(VIII)	Tax Expense:				
	(1) Current Tax	16,854,259	6,751,507	24,818,497	12,750,775
	(2) Deferred Tax	5,028,534	11,247,111	4,297,248	8,219,575
	<b>Total Tax Expense (VIII)</b>	<b>21,882,792</b>	<b>17,998,618</b>	<b>29,115,744</b>	<b>20,970,350</b>
(IX)	<b>Profit / (loss) for the period (VII-VIII)</b>	<b>60,065,530</b>	<b>42,746,404</b>	<b>90,533,999</b>	<b>79,390,639</b>
(X)	Other comprehensive income				
	(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)				
	(a) Remeasurements of the defined benefit plans	275,286	86,396	275,286	86,396
	(b) Income tax relating to items that will not be reclassified to profit or loss	(69,289)	(21,744)	(69,289)	(21,744)
(XI)	<b>Total comprehensive income for the period (IX + X)</b>	<b>60,271,526</b>	<b>42,811,055</b>	<b>90,739,996</b>	<b>79,455,291</b>
(XII)	Earnings per share (equity share, par value of Rs.10 each)				
	Basic (Rs.)	1.46*	1.09*	2.20	2.02
	Diluted (Rs.)	1.46*	1.09*	2.20	2.02

\* Not Annualized for the Half Year

VUPPUTURI  
VASANTHA  
LAKSHMI

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VASANTHA LAKSHMI  
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**IKF Home Finance Limited**  
CIN No- U65922AP2002PLC039417

**Statement of audited financial results for the year ended/ half year ended March 31, 2021**

**Notes:**

1. Disclosure of standalone assets and liabilities as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as at 31 March, 2021:

*(Amount in Rupees unless otherwise stated)*

Particulars	As at	As at
	March 31, 2021	March 31, 2020
	(Audited)	(Audited)
<b>ASSETS</b>		
<b>(1) Financial assets</b>		
Cash and cash equivalents	268,113,799	74,401,811
Bank balance other than cash and cash equivalents	20,000,000	-
Trade Receivables	1,587,908	-
Loans	1,864,637,461	1,393,505,328
Other financial assets	127,880,673	90,085,066
<b>Subtotal - Financial assets</b>	<b>2,282,219,841</b>	<b>1,557,992,205</b>
<b>(2) Non-financial assets</b>		
Property, plant and equipment	7,890,671	8,604,635
Right of use asset	2,093,684	1,618,673
Other intangible assets	3,675,634	4,029,830
Other non-financial assets	2,561,693	4,530,989
<b>Subtotal - Non Financial assets</b>	<b>16,221,682</b>	<b>18,784,128</b>
<b>Total assets</b>	<b>2,298,441,523</b>	<b>1,576,776,333</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial liabilities</b>		
Payables		
(I) Trade payables		
(I) total outstanding dues of micro enterprises and small enterprises	-	-
(II) total outstanding dues of creditors other than micro enterprises and small enterprises	2,351,974	1,785,199
Debt securities	952,281,391	-
Borrowings (other than debt securities)	639,280,207	960,125,936
Other financial liabilities	93,640,091	103,529,373
<b>Subtotal - Financial liabilities</b>	<b>1,687,553,663</b>	<b>1,065,440,507</b>
<b>(2) Non-financial liabilities</b>		
Current tax liabilities (Net)	7,189,857	3,868,284
Provisions	2,768,159	2,244,428
Deferred tax liabilities (Net)	8,957,423	4,590,886
Other non-financial liabilities	3,667,675	3,067,476
<b>Subtotal - Non-Financial liabilities</b>	<b>22,583,114</b>	<b>13,771,073</b>
<b>EQUITY</b>		
Equity share capital	411,147,530	411,147,530
Other equity	177,157,216	86,417,221
<b>Subtotal - Equity</b>	<b>588,304,746</b>	<b>497,564,751</b>
<b>Total liabilities and equity</b>	<b>2,298,441,523</b>	<b>1,576,776,333</b>



Home Finance

IKF Home Finance Limited

CIN No- U65922AP2002PLC039417

Statement of audited financial results for the year ended/ half year ended March 31, 2021

Notes:

2. Disclosure of standalone statement of cash flow as per Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, for the year ended March 31, 2021:

(Amount in Rupees unless otherwise stated)

Particulars	As at	As at
	March 31, 2021	March 31, 2020
	(Audited)	(Audited)
<b>Cash flow from operating activities:</b>		
Net profit before tax as per the statement of profit and loss	119,649,744	100,360,989
<b>Adjustments for</b>		
Net (gain) / loss on derecognition of financial instruments under amortised	(52,840,212)	(88,054,649)
Transfer to Special Reserves	-	2,666,455
Depreciation and amortisation	4,903,727	4,569,783
Gratuity and Leave Salary	275,286	1,293,695
Impairment allowance on loans	11,448,790	40,709,490
<b>Operating profit before working capital changes</b>	<b>83,437,335</b>	<b>61,545,763</b>
<b>Changes in working capital</b>		
Decrease / (increase) in Loans	(482,580,923)	57,209,417
Decrease / (increase) in Trade Receivables	(1,587,908)	-
Decrease / (increase) in other financial assets	(4,955,397)	(6,808,968)
Decrease / (increase) in other non financial assets	1,969,296	(378,673)
Increase / (Decrease) in other payables	566,775	(820,179)
Increase / (Decrease) in other financial liabilities	(10,164,567)	95,935,483
Increase / (Decrease) increase in provisions	799,017	3,719,323
Increase / (Decrease) Increase in other non financial liabilities	600,200	(1,426,683)
<b>Total Changes in Working Capital</b>	<b>(495,353,507)</b>	<b>147,429,717</b>
Income taxes paid (net)	(21,496,924)	(12,750,775)
<b>Net cash (used in) operating activities (A)</b>	<b>(433,413,096)</b>	<b>196,224,705</b>
<b>Cash flow from investing activities</b>		
Purchase of property, plant and equipment	(4,310,577)	(5,951,005)
<b>Net cash (used in) / generated from investing activities (B)</b>	<b>(4,310,577)</b>	<b>(5,951,005)</b>
<b>Cash flow from financing activities</b>		
Issue of equity shares (including securities premium)	-	17,500,000
Increase/(Decrease) in borrowings	631,435,661	(172,128,928)
Equity component	-	(2,666,455)
Special reserve	-	2,666,455
<b>Net cash (used in) generated from financing activities (C)</b>	<b>631,435,661</b>	<b>(154,628,928)</b>
<b>Net (decrease) in cash and cash equivalents (A+B+C)</b>	<b>193,711,988</b>	<b>35,644,772</b>
Cash and cash equivalents at the beginning of the year	74,401,811	38,757,039
<b>Cash and cash equivalents at the end of the year</b>	<b>268,113,799</b>	<b>74,401,811</b>



**IKF Home Finance Limited**  
**CIN No- U65922AP2002PLC039417**

**Statement of audited financial results for the year ended/ half year ended March 31, 2021**

**Notes:**

- 3 The financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) as per the Companies (Accounting Standards) Rules, 2015 (as amended from time to time) and notified under Section 133 of the Companies Act, 2013.
- 4 The above results for the quarter and year ended March 31, 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on May 21, 2021 and audited by statutory auditors in accordance with the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 5 The Non-Convertible Debentures issued by the Company on private placement basis are listed on the Wholesale debt market segment of the BSE Limited.
- 6 The Company operates in a single business segment i.e. financing, since the nature of the loans are exposed to similar risk and return profiles hence they are collectively operating under a single segment for the purpose of Ind AS 108 on 'Operating Segments' notified under the Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016. The Company operates in a single geographical segment i.e. domestic.
- 7 COVID-19 pandemic has affected several countries across the world, including India. The pandemic and consequent lockdown imposed by the Government led to a short term slowdown on the Company's business operations during the first half of Financial year 2020-21. However, the Company experienced a linear increase in its disbursement activities post September 2020 and a significant improvement in its collections.

The impact of Covid-19 pandemic, including the current 'second wave' that has significantly increased the number of cases in India, on the Company's operations and financial metrics will depend on future developments, which are highly uncertain. The Company's capital and liquidity position is strong and would continue to be a focus area during this period. Also, the Company has created a total ECL provision of Rs. 62,761,084 on its loans which amounts to 3.26% of the total loans. The Company will continue to monitor for any material changes on account of future economic conditions.

- 8 Disclosure as required by RBI circular dated 17 April 2020 'COVID-19 Regulatory Package- Asset Classification and

Particulars	As at 31-Mar-21
Principal outstanding of loans where the moratorium deferment was extended (refer note	1,217,372,689
Principal outstanding in SMA/overdue categories*, where the moratorium deferment was	389,078,186
Principal outstanding where asset classification benefit is extended (refer note (iii)	-
Provision made in terms of paragraph 5 of the circular	38,907,819
Provisions adjusted during respective accounting periods against slippages	-
Residual provisions as of 31 March 2021 in terms of paragraph 6 of the circular	38,907,819

\* Special mention account(SMA)/Overdue status includes cases having 1-90 DPD as on 31 August 2020.

(i) Represents outstanding balance as at March 31, 2021 of loan accounts where moratorium benefit was extended by the company up to August 31, 2020.

(ii) Represents outstanding balance as at March 31, 2021 of loan account in SMA/overdue categories where moratorium benefit was extended by the Company up to August 31, 2021.

(iii) There are NIL accounts where asset classification benefit is extended as at March 31, 2021. Post the moratorium period, the movement of aging has been at actuals.

- 9 Hon'ble Supreme Court vide order dated March 23, 2021, in the matter of Small Scale Industrial Manufacturers Association vs UOI & Others has stated that interim relief granted vide an interim order dated September 3, 2020 stands vacated. Accordingly, the Company has classified non-performing assets as per extant RBI guidelines.
- 10 In accordance with the instructions of RBI circular no. DOR.STR.REC.4/21.04.048/2021-22 dated April 07, 2021, the HFC shall refund / adjust interest on interest' to all borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed. or not availed, Pursuant to these instructions, the methodology for calculation of the amount of such 'interest on interest' has been recently circulated by the Indian Banks Association (IBA), The Company is in the process of suitably implementing this methodology and has created a liability of Rs 380,674 towards estimated interest relief and reduced the same from the interest income for the year ended March 31, 2021



Home Finance

**IKF Home Finance Limited**

**CIN No- U65922AP2002PLC039417**

**Statement of audited financial results for the year ended/ half year ended March 31, 2021**

11 Disclosure pursuant to RBI Notification- DOR.No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan
Housing Loans	20	41,128,545	-	-	1,623,819
Loan against Property	28	53,323,125	-	-	3,166,069

- 12 In terms of SEBI Circular CIR/CFD/CMD/56/2016 dated May 7,2016 the Company hereby declares that the auditors have issued audit report with cover unqualified opinion on annual audited financial results for the year ended March 31, 2021
- 13 The figures for the last quarter of current year financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current financial year which were subject to limited review by the auditors.
- 14 Previous year / periods figures have been regrouped / rearranged wherever necessary to conform with current period's classification.

**For and on behalf of the Board of Directors of  
IKF Home Finance Limited**

VUPPUTURI VASANTHA LAKSHMI  
Digitally signed by VUPPUTURI VASANTHA LAKSHMI  
Date: 2021.05.21 17:56:40+05'30'

**Place: Hyderabad  
Date: May 21, 2021**

**V Vasantha Lakshmi  
Managing Director**

KONDEPATI & CO  
CHARTERED ACCOUNTANTS

D.No.74-12/2-1/5/A  
GF -1 Siri Jewel Apartment  
V.V Ramarao Road no.3, New RTC Colony  
Vijayawada – 520 010.  
E Mail: anil.ca999@gmail.com

**Independent Auditor's Report on the Year to Date Audited Standalone Financial Results of IKF Home Finance Limited Pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**To The Board of Directors  
of IKF Home Finance Limited,**

Report on the audit of the Standalone Financial Results

**Opinion**

We have audited the accompanying statement of Standalone annual financial results of IKF Home Finance Limited (the "Company") for the year ended March 31, 2021 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2021.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.





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**Emphasis of Matter**

We draw attention to Note 7 to the accompanying Statement, which describes the extent to which the COVID-19 pandemic will impact the Company's operations and its financial metrics including the expected credit loss on financial assets which are dependent on uncertain future developments.

Our opinion is not modified in respect of this matter.

**Management's Responsibilities for the Standalone Financial Results**

The Statement has been prepared on the basis of the standalone annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

**Auditor's Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise

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from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



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CHARTERED ACCOUNTANTS

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**Other Matter**

The Statement includes the results for the half years ended March 31, 2021 and March 31, 2020 which are the balancing figure between the audited figures in respect of the full financial year and the unaudited year to date figures up to the second quarter of the respective two financial years.

For **Kondepati & Co.,**  
Chartered Accountants  
Firm Registration Number: 012912S

*K. Anil Kumar.*

K.Anilkumar  
Proprietor  
Membership Number.516209



Place: Vijayawada  
Date: May 21, 2021  
UDIN: 21516209AAAACY3551



Home Finance

May 21, 2021

To,  
BSE Limited,  
Corporate Relations Department,  
Phiroze Jeejeebhoy Towers,  
Dalal St, Mumbai,  
Maharashtra 400001

Ref: 1. **INE02VP07016**  
2. **INE02VP07024**  
3. **INE02VP07032**  
4. **INE02VP07040**  
5. **INE02VP07057**

Sub: Declaration pursuant to Regulation 52(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, regarding Audit Report with Unmodified Opinion

In compliance with the provisions of Regulation 52(2)(e) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended from time to time and SEBI Circular No. Cir/CFD/CMD/56/2016 dated May 27, 2016, we hereby declare that, M/s Kondepati & Co, Chartered Accountants, Statutory Auditors of the Company have issued Audit Reports with unmodified opinion on the Audited Financial Statement of the Company for the financial year ended March 31, 2021.

This is for your information and record.

Thanking You.

Yours faithfully

**For IKF Home Finance Limited**

VUPPUTURI  
VASANTHA LAKSHMI

Digitally signed by VUPPUTURI  
VASANTHA LAKSHMI  
Date: 2021.05.21 23:10:26 +05'30'

**Mrs. V. Vasantha Lakshmi**  
**Managing Director**

**Corporate office: IKF Home Finance Limited** (Formerly known as IKF Housing Finance Pvt. Limited)  
1st Floor, #6-3-902/A, Plot No. 1, Near Yashoda Hospital, Central Plaza, Raj Bhavan Road, Somajiguda, Hyderabad – 500 082  
**Ph:** 040 23412083 **w:** www.ikfhomefinance.com **e:** info@ikfhomefinance.com  
**CIN:** U65922AP2002PLC039417

**Registered Office: IKF Home Finance Limited, 40-1-144, Corporate Centre, M.G. Road, Vijayawada - 520 010, Andhra Pradesh, INDIA**

**Statement Containing Details as required under Regulation 52(4)**

1. The Company's Secured Non-Convertible Debentures are issued with assets cover of 1 time and are rated Care A-; stable by Care Ratings Ltd, and BWR A/Stable - by Brickwork Ratings . No change in NCDs took place during the year
2. The Debt Equity Ratio is 2.71 times
3. The Previous date for Payment of Interest /Repayment of said NCDs and whether the same has been paid or not for the half year ending 31<sup>st</sup> March, 2021.

S. No	Bank	Name of the issuer	ISIN Number	Previous due date from Oct 1, 2020 to 31 Mar-2021		Whether paid or not	Next due date from 1 Apr, 2021 to 30 Sep 2021		Redemption (Principal+interest ) Amount Rs. in Crores
				For Interest	For Principal		For Interest	For Principal	Principal Amount+Interest Amount
1	Bank of Maharashtra	IKF Home Finance Limited	INE02VP07016	12-Dec-20	NA	Paid	12-Jun-21	NA	NA
2	Union Bank	IKF Home Finance Limited	INE02VP07024	NA	NA	NA	29-Jun-21	NA	NA
3	Canara Bank	IKF Home Finance Limited	INE02VP07032	NA	NA	NA	23-Jul-21	NA	NA
4	Bank of Baroda	IKF Home Finance Limited	INE02VP07040	NA	NA	NA	31-Jul-21	NA	NA
5	Indian Bank	IKF Home Finance Limited	INE02VP07057	NA	NA	NA	31-Jul-21	NA	NA

4. Debenture reserve Ratio – Not Applicable
5. Debt Service Coverage Ratio: 1.60
6. Interest Service Coverage Ratio: 1.79
7. Outstanding Redeemable Preference Share: NIL
8. Debenture Redemption Reserve: Not Applicable
9. Net worth as on 31<sup>st</sup> March 2021 is Rs. 5883.05 Lakhs
10. Net Profit After Tax :905.34 Lakhs.
11. Earnings Per Share for the Period ended 31<sup>st</sup> March 2021 is Rs. 2.20

VUPPUTURI  
VASANTHA  
LAKSHMI

Digitally signed by  
VUPPUTURI  
VASANTHA LAKSHMI  
Date: 2021.05.21  
17:46:29 +05'30'

No. 27979/ITSL/OPR/2021-2022

May 21, 2021

**IKF Home Finance Limited**

# 6-3-902/A, 1st Floor,  
Central Plaza, Near Yashoda Hospital,  
Raj Bhavan Road, Somajiguda,  
Hyderabad - 500 082

Dear Sir,

**Certificate for receipt and noting of information**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, IDBI Trusteeship Services Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **IKF Home Finance Limited** (“**the Company**”) for the financial year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **IDBI Trusteeship Services Limited**

**GAURA** Digitally signed by  
GAURAV MODY  
**V MODY** Date: 2021.05.21  
18:51:38 +05'30'

**Authorised Signatory**

No. CTL/DEB/21-22/Noting Certificate/471

May 21, 2021

To Whomsoever It May Concern,

**CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION**

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **IKF Home Finance Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**



**Authorised Signatory**

*Encl: Results submitted by Company*

